

**CASE NO. 13-53846
JUDGE STEVEN W. RHODES
C/O CLERK OF COURT
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DISTRICT
211 W. FORT STREET SUITE 1800
DETROIT, MICHIGAN 48226**

FILED
2014 JUL 11 P 12:13
U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

AS A CITY OF DETROIT ACTIVERETIREE, I/WE OBJECT TO THE PLAN OF ADJUSTMENT FOR THE FOLLOWING REASONS:

1. CURRENT RETIREES PENSIONS ARE FULLY FUNDED, THE MONEY IS THERE.
2. KEVIN ORR GAVE 5% RAISES TO COUNCIL MEMBERS, ELECTED OFFICIALS AND ACTIVE CITY EMPLOYEES. IF THE CITY OF DETROIT IS IN SUCH DIRE DISTRESS, HOW CAN KEVIN ORR GIVE THESE PAY RAISES, BUT RETIREES ARE BEING THREATENED WITH EXUBERANT CUTS.
3. CRAINS DETROIT NEWS ARTICLE REPORTED THE EXUBERANT AMOUNT OF MONEY SPENT BY KEVIN ORR WITH THE CITY OF DETROIT ON BEHALF OF JONES DAY ATTORNEYS AND OTHERS - \$75,000,000+ AS OF JUL 7, 2014.
4. HOW CAN OUR RIGHT TO SUE BE THREATENED AND/OR ELIMINATED.
5. ALL OBJECTIONS AND COURT ROOM TESTIMONY MUST BE RECORDED, DOCUMENTED AND PLACED INTO THE OFFICIAL RECORD.
6. BALLOT COUNTING SHOULD BE MONITORED IN DETROIT AT COBO HALL UNDER THE SUPERVISION OF SEVERAL RETIREES AND PEOPLE OF INTEREST.
7. NEGLIGENCE ON KEVIN ORR PART FOR NOT GOING AFTER BANKS ON THE SWAPS DEAL.
8. HEALTH BENEFITS (CASE OF ILLINOIS) ARE APART OF OUR PENSION. (SALARY, BENEFITS, ANNUITY) AND SHOULD NOT BE TOUCHED

9. THE VOTE SHOULD BE POSTPONED UNTIL AFTER THE COURT HEARINGS. TWO IMPORTANT COURT DATES ARE AFTER THE BALLOTS ARE DUE WHICH ARE JULY 15, COURT DATE @ 9:00 AM AND JULY 30, 2014 WITH SIXTH CIRCUIT DETROIT BANKRUPTCY COURT DATE.
10. THE STATE'S DECISION NOT PAY THE 700+ MILLION REVENUE SHARING OWED TO DETROIT, CAUSED THIS DEFICIT.
11. TO THE REPUBLICAN GOVERNOR SNYDER'S UNDER-HANDED, **SINISTER ASSAULT ON DETROIT** WHILE HIDING BEHIND HIS BLACK MOUTH PIECE, KEVIN ORR, TO CARRY OUT A REPUBLICAN PLANNED EXTREME RIGHT-WING AGENDA TO TAKE OVER THE ASSETS OF THE CITY OF DETROIT.
12. TO THE REPUBLICAN GOVERNOR'S SNYDERS INCLUSION OF CITY OF DETROIT EMPLOYEES PENSION FUND IN HIS ILLEGAL BANKRUPTCY PLAN OF ADJUSTMENT. THE PENSION DEPARTMENT AND OTHER ENTERPRISE AGENCIES SUCH AS, WATER AND SEWAGE AND GRANT FUNDED AGENCIES ARE NOT PART OF THE GENERAL FUND. EACH ENTERPRISE AGENCY HAS ITS OWN FUND AND IS REQUIRED TO SUBMIT A BALANCE BUDGET, WHEREBY, APPROPRIATIONS CAN NOT EXCEED THE PROJECTED REVENUE FOR THAT AGENCY.
13. TO THE TRUSTEES OF THE GENERAL RETIREMENT SYSTEM AND THE PENSION BOARD FOR NOT BEING HELD ACCOUNTABLE FOR THEIR ACTIONS.
14. **RECOUPMENT ISSUE:** IT'S UNFAIR TREATMENT WITHIN CLASS 11 WHEN THE OUTCOME IS GOING TO BE DETERMINED BY EVERYONE, ALTHOUGH EVERYONE WILL NOT BE EFFECTED. IT IS UNFAIR THAT PEOPLE ARE VOTING ON THE RECOUPMENT ISSUE THAT WILL NOT EFFECT THEM.
15. DISCRIMINATORY PRACTICES BETWEEN POLICE/FIRE FUND AND THE GENERAL RETIREMENT FUND. RETIRED CITY EMPLOYEES ARE BEING DEALT WITH DIFFERENTLY, AND SHOULD BE TREATED EQUALLY.

16. TO THE FACT THAT THE OFFICIAL RETIREE COMMITTEE WAS APPOINTED BY THE COURT AND NOT SELECTED BY THE RETIREES.
17. COMMITTEES, PENSION BOARDS, TRUSTEES AND UNION REPRESENTATIVES WHO ARE SUPPOSE TO REPRESENT THE RETIREES ARE NOT CONSULTING WITH THE RETIREES ON THEIR POSITIONS.
18. IT APPEARS THAT THE RETIREE LEADERS RECEIVED FINANCIAL INCENTIVES IN EXCHANGE FOR THEIR SUPPORT TO "ACCEPT" THE PLAN OF ADJUSTMENT.
19. WE BELIEVE RECOUPMENT OF THE ANNUITY SAVINGS INTEREST EARNED FROM 2003 TO 2013 IS ILLEGAL BECAUSE INTEREST WAS EARNED BY THE RETIREES OWN CONTRIBUTIONS.
20. THE RECOUPMENT YEARS SELECTED, 2003 THROUGH 2013, DISPROPORTIONATELY AFFECT AFRICAN AMERICAN RETIREES WHICH IS DISCRIMINATORY.
21. THIS PLAN OF ADJUSTMENT WILL IMPAIR ALL CITY OF DETROIT RESIDENTS.
22. TO THE SELL OR PRIVITIZATION OF THE WATER DEPARTMENT BECAUSE IT IS NOT IN THE BEST INTERESTS OF THE CITY OF DETROIT RESIDENTS OR RETIREES. WATER DEPARTMENT HAS HISTORICALLY CONTRIBUTED 40% TO THE GENERAL FUND ANNUALLY.
23. TO THE NONE MONETARY LEASE OF BELLE ISLE. WE LOST A REVENUE STREAM. AS PENSIONERS, MY \$11.00 A YEAR SHOULD BE GOING TO THE CITY OF DETROIT GENERAL FUND AND A PERCENTAGE TO THE GENERAL PENSION FUND.
24. TO THE CUT TO OUR HEALTH CARE PLAN FOR RETIREES. I RECEIVED A LETTER FROM THE CITY SPONSOR PLAN. WHICH STATES WE COULD PURCHASE INSURANCE THROUGH THE PLAN FOR \$1,303 PER PERSON PER MONTH. THIS IS OUTRAGEOUS AND UNAFFORDABLE.
25. WE OBJECT THAT THE DEFICIT REPORTED BY THE DETROIT FINANCE DEPARTMENT, STATE TREASURER, GOVERNOR HAND PICKED FINANCE REVIEW COMMITTEE RELATED

TO PA 4 AND 2012 CONSENT AGREEMENT WAS LESS THAN 200 MILLION DOLLARS AND ONLY IN THE GENERAL FUND, BUT NOW INCLUDES **FEDERAL BLOCK GRANT DEPARTMENTS/EMPLOYEES (I.E. HUMAN SERVICES, HEATH, WORKFORCE, PLANNING & OTHERS), ALSO ENTERPRIZE DEPARTMENT LIKE WATER.**

26. TO A VOTING PROCESS THAT HAS PROVEN TO HAVE MANY FLAWS SUCH AS; INACCURATE CALCULATION OF ANNUITY SAVING FUND (ASF) OVER 3200 BALLOTS REPORTED INCORRECT, HUNDREDS OF ELIGIBLE ACTIVE AND RETIRED WORKERS FAILED TO RECEIVE ANY BALLOT AT ALL AND VOTING PROCESS THAT PROCEEDS AN OFFICIAL HEARING OF THE OBJECTORS THAT IS RECORDED IN THE COURT RECORDS WITH AVAILBLE TRANSCRIPTS FROM THE COURT.
27. TO THE WITNESS LIST THAT EXCLUDES WITNESSES THAT DISAGREES WITH THE ELIGIBILITY OF THIS BANKRUPTCY AND WHO ARE EXPERT WITNESSES. FOR EXAMPLE, FORMER COUNCILPERSON JOANN WATSON IS THE ONLY COUNCILPERSON WHO FILED AN OFFICIAL OBJECTION TO THIS BANKRUPTCY. SHE IS ALSO AN EXPERT WITNESS ON THE 2005 FAMOUS SWAP DEAL OF 1.2 BILLION DOLLARS PROMOTED BY WALL STREET BANK OF AMERICAN, UBS AND SEAN WERDLOW (COD-CFO), WHICH SOME BLAME FOR THE MAJOR CAUSE OF DETROIT'S BANKRUPTCY. Watson, Attorney Sharon Mcphail, Barbara Rose Collins and now deceased Marianne Mahaffey initially rejected this illegal SWAP DEAL AND OFFER AN 85 MILLION DOLLAR COMPROMISE. ALSO, EXPERTS LIKE WALLACE TURBERVILLE WHO WROTE AND OPPOSITION ANALYSIS IN THE DEMOS 2013, DEPOSED BY JONES DAY AND DENIED LIVE TESTIMONY DECEMBER 2013.
28. WE OBJECT THAT THE GOVERNOR AND HIS UNELECTED APPOINTEE KEVIN ORR HAVE NOT CONSIDERED SUING BARCLAY, BANK OF AMERICA OR UBS FOR ILLEGALLY CONFISCATING CASINO REVENUE, PAYING DETROIT 732 MILLIION IN REVENUE SHARING, USING FEDERAL DOLLARS DESIGNED TO IMPROVE NEIGHBORHOODS ONLY FOR MILLION AND BILLIONAIRES DEMOLISION FUND AND LOW INCOME RESIDENTS REMOVAL, CONTINUED TAX ABATEMENT TO CORPORATION WHILE INCREASING RATES, TAXES AND FEES ON RESIDENTS.
29. WE OBJECT TO THE PRIVATIZATION OF ALL CITY SERVICES THAT HAS DISTROYED CIVIL SERVICE, UNION BUSTED AND ELIMINATED FAIR EMPLOYMENT OPPORTUNITIES.

RESULTING IN A DISPORPOTIONATE IMPACT AMONGST UNEMPLOYMENT RATES OF A DISPARATE CLASS "AFRICAN AMERICAN" BY THE MAJORITY POPULATION OF MICHIGAN. THIS HAS RESULTED IN PREMATURE RETIREMENT RATE AMONGST FORMER CITY OF DETROIT EMPLOYEES AND A TRANSFER OF PROFESSIONAL AND NON-PROFESSIONAL EMPLOYMENT TO NON-RESIDENT, IMMIGRANTS AND WHITE EMPLOYEES.

30. TO THE FARCE THAT PA 4 OR 436 ARE LEGAL US CONSTITUTIONAL AND DESIGNED TO ASSIST DISTRESS MICHIGAN CITIES, INSTEAD ARE USED TO TRANSFER WEALTH, SEIZE ASSETS OF CITIES AND ELIMINATE THE VOTING RIGHTS OF PRIMARILY CITIES WITH LARGE OR MAJORITY AFRICAN AMERICAN. FURTHER, THAT THE STATE OF MICHIGAN SECTION IX ARTICLE 24 ARE INCONSISTENT WITH FEDERAL LAW "PENSION SHOULD NOT BE DEMINISHED OR IMPAIRED", INCLUDING HEALTH BENEFITS AS UNHELD IN THE ILLIOIS PENSION CASE.

RESPECTFULLY SUBMITTED BY CITY OF DETROIT ACTIVE AND RETIREE

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